

# **EXHIBIT G**



## Rates and Terms

### CRANE FINANCE LOAN AMOUNTS

The minimum initial loan amount is \$100.00. The maximum loan amount is \$1,000.00. Please note, first time borrowers *may* qualify for up to \$800.00.

### LOAN TERMS

Your 1st loan payment will most likely be due on your next pay date that falls at least 5 days away. If your next pay date is less than 5 days away, your due date will be on the following pay date.

### COST OF YOUR LOAN

Interest rate is the percentage of the principal of a loan a lender charges a borrower to make the loan. Finance charges are a broader measure of the cost of borrowing that include both interest and applicable fees. Annual percentage rate, or APR, expresses the finance charges on a loan as a yearly rate. Finance charges are based on a customer's creditworthiness. A customer's creditworthiness is determined by several factors, including credit and payment history, income, employment, existing debt, and types of debt. The APR for your loan will be determined by the amount you choose to borrow and the length of time you choose to keep your loan outstanding. You can reduce the total cost of your loan by paying off your loan prior to your last due date on your payment schedule or by making additional payments on or before your payment due dates. The copy of your loan details, finance charges and APR will be fully disclosed to you in your loan agreement upon approval of your loan. All loans are subject to credit approval.

### DUE DATE

Your loan payments are due on your following pay date, unless your pay date happens to fall on a weekend or holiday (your actual due date will be on the business day either before or after as you specified on your loan application). **Note:** We request you

notify us at least 2 business days prior to your due date if you choose to change your payment amount. The installment payment per your schedule will be paid on the scheduled pay dates. After the schedule has been completed on time then your loan would be paid in full. You may be sent reminders via email outlining your due date options prior to your due date **We strongly encourage principal reduction and early payment to reduce your finance charges.**

## FUNDING TIMEFRAMES

Applications processed and approved before 4:00 p.m. CST Monday-Friday are typically funded on the next business day. You can request same-day expedited funding for loans processed and approved after these times or on the weekends or bank holidays for an additional \$5.00 expedited funding fee. Please verify with your bank as additional fees may be assessed.

## LATE / NSF FEES

If a payment is not made by your due date, you will be subject to additional fees. If a payment is returned because there are insufficient funds, or your payment is dishonored by your financial institution for any reason, then you will be assessed an NSF fee of \$30.00. If any payment is late by more than 10 days after the due date, then you will be responsible for an additional \$20.00 late fee.



Crane Lending, LLC d/b/a Crane Finance is an economic arm and instrumentality of the Menominee Tribe of Wisconsin, a federally recognized sovereign Indian nation (the "Tribe"), that adheres to federal consumer finance laws and operates within the boundaries of the Tribe's reservation. Crane Lending, LLC d/b/a Crane Finance is chartered under and operates pursuant to Tribal law. Funds borrowed from Crane Lending, LLC d/b/a Crane Finance are governed by federal law and the laws of the Tribe, not the law of the state where you reside. Nothing in this communication should be construed as a waiver of sovereign immunity, which is expressly reserved.

Completion of our installment loan application in no way guarantees that you will be approved for an installment loan offer. The maximum loan amount for first-time customers is \$800.00.

Please note: This is an expensive form of borrowing. Crane Finance installment loans are designed to assist you in meeting your short-term financial needs and are not intended to be a long-term financial solution. Examples of why our services may be used include unexpected emergencies, car repair bills, medical care or essential travel expenses.

Crane Finance does not lend to residents of Alaska, Arkansas, Connecticut, District of Columbia (D.C.), \*\*Illinois, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New York, Pennsylvania, Vermont, Virginia, West Virginia, or Wisconsin.

Availability of installment loans is subject to change at the sole discretion of Crane Finance.

If you have additional questions, please call us at 855.432.7654 or email us at CustomerService@CraneFinance.com.

\* Applications approved before 4:00 p.m. CST Monday-Friday are generally funded the same business day, subject to your bank's processing times. Applications approved other times are generally funded the next business day. Some applications may require additional verification. In such cases, if approved, funds will be disbursed by the following business day after the additional verifications are complete.

\*\* Existing customers of IL may be considered for future lending services.



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